

## Certificate of Notice Page 1 of 5

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Kimberly J Copes

Debtor

Case No. 25-11512-amc

Chapter 7

District/off: 0313-2

User: admin

Page 1 of 3

Date Rcvd: Apr 18, 2025

Form ID: 309A

Total Noticed: 44

The following symbols are used throughout this certificate:

**Symbol**

- Definition**
- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**CERTIFICATE OF NOTICE**

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**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2025:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	Kimberly J Copes, 1730 S 29th St, Philadelphia, PA 19145-1616
14999183	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14999190	Target NB, C/O Financial & Retail Services Mailstop, Minneapolis, MN 55440
14999193	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
aty	Email/Text: help@cibiklaw.com	Apr 19 2025 00:58:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ EDI: QLEFELDMAN.COM	Apr 19 2025 04:48:00	LYNN E. FELDMAN, Lynn E. Feldman, Trustee, 2310 Walbert Ave, Ste 103, Allentown, PA 18104-1360
smg	Email/Text: megan.harper@phila.gov	Apr 19 2025 00:59:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Apr 19 2025 04:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Apr 19 2025 00:59:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14999156	+ Email/PDF: AffirmBKNotifications@resurgent.com	Apr 19 2025 01:02:18	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14999157	EDI: GMACFS.COM	Apr 19 2025 04:48:00	Ally Financial, Inc, 500 Woodward Ave, Detroit, MI 48226-3416
14999158	Email/PDF: bncnotices@becket-lee.com	Apr 19 2025 01:02:19	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14999159	EDI: TSYS2	Apr 19 2025 04:48:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 S West St, Wilmington, DE 19801-5014
14999161	Email/Text: megan.harper@phila.gov	Apr 19 2025 00:59:00	City of Philadelphia, c/o City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14999160	EDI: CAPITALONE.COM	Apr 19 2025 04:48:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14999162	Email/Text: bankruptcy@philapark.org	Apr 19 2025 00:59:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14999163	+ EDI: WFNNB.COM	Apr 19 2025 04:48:00	Comenity Bank/Catherines, Attn: Bankruptcy, PO

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14999164	+ EDI: WFNNB.COM	Apr 19 2025 04:48:00	Box 182125, Columbus, OH 43218-2125
14999165	+ EDI: WFNNB.COM	Apr 19 2025 04:48:00	Comenity Bank/Jessica London, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14999166	+ EDI: WFNNB.COM	Apr 19 2025 04:48:00	Comenity Bank/Kingsize, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14999167	+ EDI: WFNNB.COM	Apr 19 2025 04:48:00	Comenity Capital/famous, Attn: Bankruptcy POB 182125, Columbus, OH 43218-2125
14999168	+ EDI: WFNNB.COM	Apr 19 2025 04:48:00	Comenity/MPRC, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14999169	+ EDI: WFNNB.COM	Apr 19 2025 04:48:00	Comenitybank/Onetop, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14999170	Email/PDF: creditonebknotifications@resurgent.com	Apr 19 2025 01:02:11	Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
14999171	EDI: DISCOVER	Apr 19 2025 04:48:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14999172	+ EDI: PHINGENESIS	Apr 19 2025 04:48:00	Genesis FS Card Services, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
14999173	+ EDI: CBS7AVE	Apr 19 2025 04:48:00	Ginnys/Swiss Colony Inc, Attn: Credit Department, PO Box 2825, Monroe, WI 53566-8025
14999174	EDI: IRS.COM	Apr 19 2025 04:48:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14999175	Email/Text: bankruptcy@marinerfinance.com	Apr 19 2025 00:58:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Dr, Nottingham, MD 21236-5904
14999176	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Apr 19 2025 00:59:00	Nelnet, Attn: Bankruptcy, 121 S 13th St, Lincoln, NE 68508-1922
14999177	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Apr 19 2025 00:58:00	Nmac, Pob 660366, Dallas, TX 75266-0366
14999178	+ Email/Text: bankruptcygroup@peco-energy.com	Apr 19 2025 00:58:00	PECO, 2301 Market St, Philadelphia, PA 19103-1380
14999179	Email/Text: fesbank@attorneygeneral.gov	Apr 19 2025 00:58:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14999182	^ MEBN	Apr 19 2025 00:53:25	PGW, Legal - Bankruptcy Unit, 800 W. Montgomery Avenue Dept. 3rd Floor, Philadelphia, PA 19122-2806
14999180	EDI: PENNDEPTREV	Apr 19 2025 04:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14999181	^ MEBN	Apr 19 2025 00:53:33	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14999184	Email/Text: bankruptcy@philapark.org	Apr 19 2025 00:59:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14999185	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 19 2025 01:02:05	Plusfinance/cws, Po Box 9222, Old Bethpage, NY 11804-9222
14999187	EDI: SYNC	Apr 19 2025 04:48:00	Syncb/Old Navy, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14999186	EDI: SYNC	Apr 19 2025 04:48:00	Syncb/home Design Se, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14999188	+ EDI: SYNC		

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14999189	+ EDI: SYNC	Apr 19 2025 04:48:00	Syncb/walm, Po Box 71746, Philadelphia, PA 19176-1746
14999191	+ EDI: TDBANKNORTH.COM	Apr 19 2025 04:48:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14999192	Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 19 2025 00:59:00	TD Bank/Raymour & Flanigan, Attn: Bankruptcy, 1701 Rt. 70 East, Cherry Hill, NJ 08003-2390
			U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404

TOTAL: 40

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 20, 2025

Signature: /s/Gustava Winters

Information to identify the case:

Debtor 1:	Kimberly J Copes	Social Security number or ITIN: xxx-xx-0779
	First Name    Middle Name    Last Name	EIN: _____
Debtor 2:	(Spouse, if filing)	Social Security number or ITIN: _____
	First Name    Middle Name    Last Name	EIN: _____
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 7 4/17/25
Case number:	25-11512-amc	

Official Form 309A (For Individuals or Joint Debtors)

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline** 10/20

**\*\*Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Kimberly J Copes	
2. All other names used in the last 8 years		
3. Address	1730 S 29th St Philadelphia, PA 19145-1616	
4. Debtor's attorney	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: <a href="mailto:help@cibiklaw.com">help@cibiklaw.com</a>
5. Bankruptcy trustee	LYNN E. FELDMAN Lynn E. Feldman, Trustee 2310 Walbert Ave Ste 103 Allentown, PA 18104	Contact phone 610-530-9285 Email: <a href="mailto:trustee.feldman@rcn.com">trustee.feldman@rcn.com</a>

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	900 Market Street Suite 400 Philadelphia, PA 19107  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M.  Contact phone (215)408-2800  Date: 4/18/25
<b>7. Meeting of creditors</b>	<b>May 23, 2025 at 11:30 AM</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	Location: The meeting is by Zoom. Go to <a href="https://Zoom.us">Zoom.us</a> , Click on JOIN or call 1 (267) 635-2246, Enter Meeting ID 338 913 1039, and Passcode 3443449121  For additional meeting info. go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	<b>Filing deadline:</b> 7/22/25
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	